



# Risk Management Advisor

Office of Insurance Management

Idaho Department of Administration

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*"Providing Effective Risk Management Services and Resources for Idaho Citizens"*

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## Reporting a Property Damage Claim

**Kit Coffin**, Claims/Loss Control Operations Supervisor

**D**amage to State of Idaho property can occur from a number of causes. Some general guidelines apply for reporting property claims for losses that do not involve vehicles:

Property losses must be reported to the Office of Insurance Management **within 90 days** of the date of loss. A property loss reporting form can be found online in the Risk Management Handbook, [http://www2.state.id.us/adm/insurance/risk\\_index.htm](http://www2.state.id.us/adm/insurance/risk_index.htm)



The reporting form should be completed on every loss and faxed or mailed to OIM. Documentation of the value of the loss should be attached; repair estimates, invoices, or two estimates for replacement.

All losses involving theft, vandalism, or similar crimes must be reported to the local law enforcement authorities as soon as discovered. Risk Management will require a copy of the report.

The property deductible is \$2,000. However, agencies may pay additional premium to cover some of their smaller, more portable objects on Inland Marine coverage. Laptop computers and video equipment are examples of items commonly covered. Inland Marine losses have a

\$50 deductible. A property loss form should be submitted for Inland Marine losses, and should also include the Inland Marine Certificate number (if known), the serial number, the State property tag number, and supporting documentation of the value.

Some situations require rapid reporting. All losses that have the potential to exceed \$10,000 should be immediately reported to the Office of Insurance Management by telephone, 208-332-1869. Other losses that should be reported by telephone include those that may need repairs to resume operations; energy system losses such as damage to HVAC or boilers; natural disasters such as fire, flood, and earthquake; pollution or toxic material release situations. A property loss report form should be sent after the initial telephone report.

When notice of a loss is received, OIM will set up the claim, an adjudicator will be assigned, and additional information may be requested from the agency. In cases of substantial property damage, or where the cause of the loss is unknown, OIM may assign an independent adjuster to inspect the scene. In cases of energy system losses, an engineer from the insurance carrier may need to inspect the damage. The deductible for an energy system loss is \$5,000.

The more quickly and completely the agency makes its initial report to OIM, the more quickly the claim can be concluded. When in doubt on what to do, please call for assistance.

### *Information Basics Needed on Property Loss Report*

- |         |            |
|---------|------------|
| * When  | * Why      |
| * Where | * How      |
| * Who   | * How Much |

# Property Damage Claim Costs

A property damage claim costs the State of Idaho approximately \$6,129 each time a claim is filed. In the last five years, the State of Idaho experienced more than 475 claims, at a total cost of \$2,804,500. The following tables show the number of claims, and the average cost per claim by fiscal year, and by type.

## Inland Marine Claims

Year	#Claims	Average Cost Per Claim
1997	67	\$444.00
1998	38	\$409.00
1999	26	\$429.00
2000	39	\$1,240.00
2001	40	\$1,194.00

## Property Damage Claims

Year	#Claims	Average Cost Per Claim
1997	47	\$17,198.00
1998	60	\$9,695.00
1999	59	\$8,703.00
2000	40	\$4,877.00
2001	49	\$13,948.00

## Energy Systems Claims

Year	#Claims	Average Cost Per Claim
1997	0	0
1998	4	\$9,170.00
1999	1	\$26,933.00
2000	4	\$2,189.00
2001	1	\$122,430.00

## 5 Year Claim Totals

Claim Type	Total Claims	Total Cost
Property Damage	255	\$2,682,071.00
Inland Marine	210	\$152,633.00
Energy Systems	10	\$194,788.00



## Worried About the West Nile Virus?

Lori Autio, Risk Management Loss Control Specialist

Although no reported cases have been found in Idaho, the West Nile Virus is on its way. The virus is transmitted by mosquitoes and may cause serious illness in some people. It has recently been detected in eastern Wyoming and Colorado. Horses and humans are most susceptible to the illness it can cause – encephalitis. A vaccine has been developed for horses to help prevent the illness. The Idaho State Department of Agriculture (ISDA) is recommending horse owners contact their veterinarian to learn more about the possibility

of vaccinating their horses before the virus arrives in Idaho.

You can learn more about the West Nile Virus and how it might affect you and your family by going on-line to Access Idaho [www.id.state.us](http://www.id.state.us) or <http://www2.state.id.us/dhw/index.htm>. Click on the link entitled the “West Nile Virus Information from the Department of Health and Welfare”. You can also contact your local Health District for information.



# Security Alert Conditions

Lori Autio, Risk Management Loss Control Specialist

What is Green, Blue, Yellow, Orange and Red?

It is the **State of Idaho's Standardized Security Conditions Alert System**. The Security Conditions Alert System was developed in the aftermath of September 11 to align with the National Homeland Security Advisory System (HSAS). The HSAS was developed to help inform the public of the level of threat related to terrorism on a national level.



The State of Idaho Security Conditions Alert System was designed and adapted from the HSAS to provide further guidance and outline some appropriate responses to various threat conditions by State agencies. Each color designates the level of severity of a potential threat. The color Green designates a low threat or normal operations. Red designates a severe or imminent threat to the State of Idaho.

The Idaho State Police and the Idaho Military Division will declare the specific security condition for situations, other than Green, based on information they receive from a variety of sources.

Notification of any security alert change will be communicated to designated agency contacts as soon possible. Once the notification has been received, each agency should review internal agency security and other emergency activity requirements with all employees to increase overall vigilance both inside and outside all State occupied buildings.

State of Idaho employees can find out more about the State of Idaho Security Condition Alert System by viewing the Emergency Preparedness flip chart – Security Conditions page – which should be posted in strategic locations throughout your facility. This page and the flip chart can also be viewed on the State of Idaho's central Ida-Net web page at <http://idaweb.state.id.us/adm/dims/index.htm>. Please note: your computer must be connected to Ida-Web to access this information. A hard copy of the flip chart can be ordered by your State agency from the State Copy Center.

For more information on the National Homeland Security Advisory System go to the following web page.

<http://www.whitehouse.gov/news/releases/2002/03/20020312-5.html>

## ATV Safety

Lori Autio, Risk Management Loss Control Specialist

All Terrain Vehicles (ATV) are very popular for work on the farm or ranch and are often ridden as a fun, recreational activity. Unfortunately, reported cases of serious injury and death have increased along with their increased use. Most of these injuries and deaths can be attributed to improper use of ATVs.



Make ATV safety a priority.

- **An ATV is not a toy.** Children should not be permitted to operate ATVs without specialized training and then they should be allowed to only operate the appropriate size ATV. The ATV Safety Institute has safety courses available throughout the country. Contact them on line at [www.atvsafety.org](http://www.atvsafety.org) or call 1-800-

887-2887 for a schedule of classes.

- **Always wear appropriate riding gear.** A DOT or Snell ANSI approved helmet, gloves, over the ankle boots, long-sleeve shirt and long pants.
- **ATV attachments**, such as baskets, gun racks, or trunks can affect the stability and braking abilities of the ATV. Just because an attachment is available from the manufacturer does not mean that it can be used without increasing your risk of being injured.
- **Do not operate** the ATV on streets, highways or paved roads.
- **Do make a thorough inspection** of the ATV before riding to assure tires and wheels are in good condition and controls, chains and cables are fully operational.

This information courtesy of the National Safety Council's Agricultural Division [www.nsc.org](http://www.nsc.org)



For Questions About  
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# Automobile Collisions With Large Animals

**Lori Autio, Risk Management Loss Control Specialist**

Collisions with large animals such as deer can happen at any time of the year, but are more likely to occur from September through December. Deer cross roads more frequently during this time of year for several reasons:

- Deer undergo behavioral changes during this time of year that makes them much more active and willing to travel long distances than other times of the year.
- Game hunting activities can cause these animals to move from their normal habitat at odd hours.
- Crops are harvested and animals that normally hide or bed down in standing fields lose their cover and must move further to find it.
- Food sources change with the weather. This will cause deer and other large animals to increase their grazing radius.



According to the Insurance Information Institute more than 10,000 Americans are injured in collisions with animals, mostly deer, each year and more than a 100 people are killed. The following guidelines may help prevent an automobile collision with a deer or may reduce the risk of being seriously injured in the event a collision is unavoidable:

- Be especially alert when driving during dusk or dawn. Deer are most active during this time of day.
- Pay attention to "Deer Crossing" signs. These signs indicate areas of previous vehicle-deer accidents.
- Wear your seatbelt. Most people injured in vehicle/deer crashes were not wearing their seat belts.
- Expect a deer standing on the side of the road to cross your path. Slow to a safe speed when approaching deer along the roadside.
- Deer rarely travel alone. If one deer crosses your path expect two, three or more deer to follow.
- Scan the sides of the roads, especially the edges of woods or tall cover where deer may be standing. A deer's eyes will reflect a vehicle's headlights in low light conditions.

- If you see a deer on the side of the road use your vehicles flashers and headlight signal to warn other drivers of the potential danger.
- Don't rely on deer whistles or other gadgets installed on your vehicle. There is no conclusive scientific data to indicate these devices reduce your risk of a vehicle deer collision.
- Brake firmly when you notice a deer in or near your path.
- Don't swerve to avoid hitting the animal. If you cannot stop in time and impact is inevitable, it is better to hit the deer and retain control of your vehicle than to swerve and risk hitting another vehicle, tree, embankment, other roadside objects or overturn in a ditch.

Should your vehicle strike an animal do not try to offer aid to the animal. An injured wild animal can cause serious injury to you or further injure itself if it is approached.

Use your automobile's hazard warning flashers to caution other drivers and pull your vehicle off to the side of the road as quickly as possible. Assess the physical damage to your vehicle. Contact the local authority to advise them of the situation and location of the animal. The Department of Fish and Game may also provide a resource for the injured animal.

If driving your personal vehicle, contact your automobile insurance carrier, as any resulting damage to your vehicle may be covered under the comprehensive portion of your auto insurance policy. If driving a state owned vehicle, complete an Automobile Accident Report and forward it to the Office of Insurance Management (OIM), Department of Administration as soon as possible after the accident. Contact OIM during normal business hours, if the damage to the automobile is extensive. The telephone number is (208) 332-1860.

Drive safely and drive defensively.

Collisions with large animals such as deer can happen at any time of the year, but they are more likely to occur from September through December.